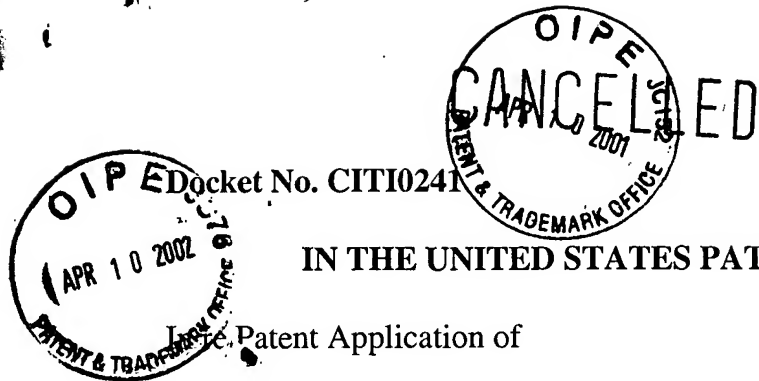


2161 #5



Docket No. CITI0241

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application of

Joseph C. KAWAN, et al.

Group Art Unit: To Be Assigned

Serial No.: 10/034,427

Examiner: To Be Assigned

Filed: December 27, 2001

For: METHOD AND SYSTEM FOR FACILITATING SECURE CUSTOMER
FINANCIAL TRANSACTIONS OVER AN OPEN NETWORK

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**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner of Patents
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached Form PTO-1449 are hereby brought to the attention of the Examiner.

Since these references are being submitted before the First Office Action, no fees are believed to be due. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention.

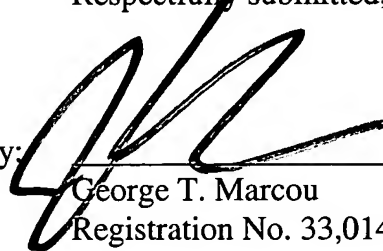
See 37 C.F.R. §§ 1.104(a) and 1.106(b) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: _____

4/9/02

By: _____


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T0091/250941
WSHLIB01:118116

Atty. Docket No.

CITI0241

Serial No.

10/034,427

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

Applicant

Joseph C. KAWAN, et al.

Filing Date

December 27, 2001

Group

To Be Assigned

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EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.